

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

CARL T. FOSNAUGHT  
BETH S. FOSNAUGHT  
Debtor(s)

Case No. 16-23374CMB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/09/2016.
- 2) The plan was confirmed on 12/19/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 07/07/2017.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 13.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$14,948.46.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$5,200.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$5,200.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$946.43
Court Costs	\$0.00
Trustee Expenses & Compensation	\$239.20
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$1,185.63**

Attorney fees paid and disclosed by debtor: \$500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ANTHONY FOSNAUGHT	Unsecured	1,000.00	NA	NA	0.00	0.00
BEAVER COUNTY TAX CLAIM BURE	Secured	3,180.49	2,510.59	2,510.59	0.00	0.00
BEAVER COUNTY TAX CLAIM BURE	Secured	1,468.93	1,258.69	1,258.69	0.00	0.00
BEAVER COUNTY TAX CLAIM BURE	Secured	720.14	673.88	673.88	0.00	0.00
BEAVER COUNTY TAX CLAIM BURE	Secured	0.00	NA	669.90	0.00	0.00
BEAVER COUNTY TAX CLAIM BURE	Secured	0.00	NA	210.24	0.00	0.00
BEAVER FALLS MUNICIPAL AUTH	Secured	412.00	NA	412.00	0.00	0.00
BIG BEAVER FALLS ASD(BVR FALLS	Secured	4,180.08	1,841.60	1,841.60	0.00	0.00
BIG BEAVER FALLS ASD(BVR FALLS	Secured	3,144.42	1,050.50	1,050.50	0.00	0.00
BIG BEAVER FALLS ASD(BVR FALLS	Secured	1,043.05	154.88	154.88	0.00	0.00
BIG BEAVER FALLS ASD(BVR FALLS	Secured	0.00	36.83	36.83	0.00	0.00
BIG BEAVER FALLS ASD(BVR FALLS	Secured	0.00	33.17	33.17	0.00	0.00
BIG BEAVER FALLS ASD(BVR FALLS	Secured	0.00	29.53	29.53	0.00	0.00
BIG BEAVER FALLS ASD(BVR FALLS	Secured	0.00	79.86	510.52	0.00	0.00
BIG BEAVER FALLS ASD(BVR FALLS	Secured	0.00	363.00	585.47	0.00	0.00
BIG BEAVER FALLS ASD(BVR FALLS	Secured	0.00	646.28	777.70	0.00	0.00
BIG BEAVER FALLS ASD(BVR FALLS	Secured	0.00	377.65	377.65	0.00	0.00
BIG BEAVER FALLS ASD(BVR FALLS	Secured	0.00	1,508.45	1,508.45	0.00	0.00
BIG BEAVER FALLS ASD(BVR FALLS	Secured	0.00	1,560.78	1,560.78	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	64.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	458.00	NA	NA	0.00	0.00
CREDITOR INFORMATION MISSING (	Unsecured	250.00	NA	NA	0.00	0.00
DEBT RECOVERY SOLUTIONS LLC	Unsecured	218.00	NA	NA	0.00	0.00
DEUTSCHE BANK NATIONAL TRUST	Secured	57,090.10	59,138.76	0.00	1,536.85	0.00
DEUTSCHE BANK NATIONAL TRUST	Secured	0.00	2,508.05	2,508.05	0.00	0.00
DISCOVER BANK(*)	Unsecured	5,749.54	NA	NA	0.00	0.00
EARL FOSNAUGHT	Unsecured	250.00	NA	NA	0.00	0.00
FEDERATED RETAIL HOLDINGS INC	Secured	1,324.11	NA	NA	0.00	0.00
HERITAGE VALLEY HOSPITAL	Unsecured	26.89	NA	NA	0.00	0.00
HERITAGE VALLEY HOSPITAL	Unsecured	47.80	NA	NA	0.00	0.00
HERITAGE VALLEY PHYSICIAN	Unsecured	1,012.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
INTERNAL REVENUE SERVICE*	Priority	6,000.00	NA	6,000.00	0.00	0.00
NATIONAL HOSPITAL COLLECTIONS	Unsecured	47.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY GR	Unsecured	93.00	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	288.99	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	748.35	736.90	736.90	0.00	0.00
SANTANDER CONSUMER USA**	Unsecured	0.00	2,023.93	2,023.93	0.00	0.00
SANTANDER CONSUMER USA**	Secured	10,879.59	8,800.00	8,800.00	1,349.25	545.15
WF 19 GRANTOR TRUST	Secured	12,317.72	13,354.88	0.00	583.12	0.00
WF 19 GRANTOR TRUST	Secured	0.00	414.78	414.78	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$2,119.97	\$0.00
Mortgage Arrearage	\$2,922.83	\$0.00	\$0.00
Debt Secured by Vehicle	\$8,800.00	\$1,349.25	\$545.15
All Other Secured	\$14,202.38	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$25,925.21</b>	<b>\$3,469.22</b>	<b>\$545.15</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$6,000.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$6,000.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$2,760.83</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$1,185.63</u>
Disbursements to Creditors	<u>\$4,014.37</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$5,200.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/09/2017

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.